The invention claimed is:

- 1. A method of adding lipid-based inclusions to a filling suitable for flavoring yogurt, comprising the steps of
 - a) providing a filling, the filling having a pH of less than 4.6; and
 - b) adding the lipid-based inclusions to the filling;

wherein the lipid-based inclusions maintain physical integrity and microbiological stability when the filling is incorporated into yogurt.

- 2. The method of claim 1 wherein the filling of step a has a pH of less than 4.2.
- 3. The method of claim 2 wherein the filling of step a has a pH of less than 4.
- 4. The method of claim 1 wherein the filling has a water activity (A_w) of less than 0.75.
- 5. The method of claim 4 wherein the filling has an A_w of less than 0.7.
- 6. The method of claim 5 wherein the filling has an A_w of less than 0.65.
- 7. The method of claim 1 wherein the filling is a pasteurized filling or an aseptic filling.
- 8. The method of claim 1 wherein the filling is selected from the group consisting of fruit fillings and non-fruit fillings.
- 9. The method of claim 1 wherein the lipid-based inclusions are selected from the group consisting of chocolate, chocolate compound coatings, butterscotch, caramel, fruit-flavored, and combinations thereof.
- 10. The method of claim 9 wherein the inclusions are selected from the group consisting of chips, flakes, chunks, or combinations thereof.
- 11. The method of claim 1 wherein the lipid-based inclusions are added to the filling at a level of 15 to 20% by weight.

- 12. The method of claim 1 wherein the lipid-based inclusions have been pasteurized prior to being added to the filling.
- 13. A method of delivering microbiologically safe lipid-based inclusions to yogurt comprising the steps of
 - a) providing a filling for yogurt, wherein the filling has been pasteurized or aseptically processed;
 - b) providing a lipid-based mixture that will be used to form the lipid-based inclusions;
 - c) heating the lipid-based mixture to a temperature sufficient for pasteurization for an amount of time sufficient to pasteurize the lipid-based mixture;
 - d) chilling the aseptically processed filling to a temperature below the temperature required to crystallize the lipid-based mixture;
 - e) injecting a stream of the heated lipid-based mixture into the chilled filling to form a mixture of filling and lipid-based mixture, wherein the stream of the heated lipid-based mixture is added to the filling in a manner which minimizes exposure to environmental contamination with microbes, and wherein the lipid-based mixture crystallizes in the filling; and
 - f) agitating the mixture of step e to form the inclusions.
- 14. The method of claim 13 wherein the filling of step a has a pH of less than 4.2.
- 15. The method of claim 14 wherein the filling of step a has a pH of less than 4.
- 16. The method of claim 13 wherein the filling has an A_w of less than 0.75.
- 17. The method of claim 16 wherein the filling has an A_w of less than 0.7.
- 18. The method of claim 17 wherein the filling has an A_w of less than 0.65.
- 19. The method of claim 13 wherein the filling is chilled to less than 50°F.

- 20. The method of claim 19 wherein the filling is chilled to less than 40°F.
- 21. The method of claim 20 wherein the filling is chilled to less than 30°F.
- 22. The method of claim 13 wherein the filling is a fruit-flavored filling or a non-fruit flavored filling.
- 23. The method of claim 13 wherein the lipid-based inclusions are selected from the group consisting of chocolate, chocolate compound coating, butterscotch, caramel, fruit-flavored, and combinations thereof.
- 24. The method of claim 13 wherein the lipid-based mixture is added to the filling in the range from 15 to 20% by weight.
- 25. The method of claim 13 further comprising the step of packaging the filling with yogurt.
- 26. The method of claim 13 further comprising the step of blending the filling with yogurt.
- 27. A method of delivering lipid-based inclusions to yogurt comprising the steps of:
 - a) providing a filling for yogurt, wherein the filling has a pH of 4.6 or less;
 - b) chilling the filling to a temperature below the temperature required to crystallize the lipid-based inclusions;
 - c) providing a lipid-based melt that will form the inclusions when crystallized;
 - d) injecting the lipid-based melt into the chilled filling;
 - e) allowing the lipid-based melt to at least partially solidify in the chilled filling; and
- f) agitating the mixture of step e to form the lipid-based inclusions in the filling; wherein the lipid-based inclusions maintain physical integrity and microbiological stability when the filling is incorporated into yogurt.
- 28. The method of claim 27 wherein the filling has been chilled to less than 50°F.

- 29. The method of claim 28 wherein the filling has been chilled to less than 40°F.
- 30. The method of claim 29 wherein the filling has been chilled to less than 30°F.
- 31. The method of claim 27 wherein the filling is selected from fruit flavored fillings and non-fruit flavored fillings.
- 32. The method of claim 27 wherein the inclusions are selected from the group consisting of chocolate, chocolate compound coatings, butterscotch, caramel, fruit-flavored, and combinations thereof.
- 33. The method of claim 27 wherein the lipid-based mixture is added to the filling in the range from 15 to 20% by weight.
- 34. The method of claim 27 further comprising the step
- g) blending the filling of step f with yogurt to form a yogurt containing lipid-based inclusions.
- 35. The method of claim 34 wherein the yogurt contains from 1.5 to 5% lipid-based inclusions by weight.
- 36. The method of claim 27 further comprising the step
 - g) packaging the filling of step f with yogurt.
- 37. The method claim 36 wherein the yogurt contains from 1.5 to 5% lipid-based inclusions by weight.
- 38. A method of delivering lipid-based inclusions to yogurt comprising the steps of
 - a) providing filling for yogurt, wherein the filling is a high solids syrup mix having a water activity (A_w) of less than 0.75;
 - b) chilling the filling to a temperature below the temperature required to crystallize the lipid-based inclusions;

- c) providing a lipid-based melt that will form the inclusions when crystallized;
- d) injecting the lipid-based melt into the chilled filling;
- e) allowing the lipid-based melt to at least partially solidify in the chilled filling; and
- f) agitating the mixture of step e to form the lipid-based inclusions in the filling.
- 39. The method of claim 38 wherein the filling has an A_w of less than 0.7.
- 40. The method of claim 39 wherein the filling has an A_w of less than 0.65.
- 41. The method of claim 38 wherein the pH of the filling is less than 4.6.
- 42. The method of claim 41 wherein the pH of the filling is less than 4.2.
- 43. The method of claim 42 wherein the pH of the filling is less than 4.0.
- 44. The method of claim 38 wherein the filling is chilled to less than 50°F
- 45. The method of claim 44 wherein the filling is chilled to less than 40°F.
- 46. The method of claim 45 wherein the filling is chilled to less than 30°F.
- 47. The method of claim 38 wherein the filling is a fruit based filling or a non-fruit based filling.
- 48. The method of claim 38 wherein the lipid-based inclusions are selected from the group consisting of chocolate, chocolate compound coating, butterscotch, caramel, fruit-flavored, and combinations thereof.
- 49. The method of claim 48 wherein the lipid-based inclusions are selected from the group consisting of chocolate, chocolate compound coating and combinations thereof.
- 50. The method of claim 49 wherein the lipid-based inclusions are added to the filling in the range from 15 to 20% by weight.
- 51. The method of claim 38 further comprising the step

- g) blending the filling of step f with yogurt to form a yogurt containing lipid-based inclusions.
- 52. The method of claim 51 wherein the yogurt contains from 1.5 to 5% lipid-based inclusions by weight.
- 53. The method of claim 38 further comprising the step
 - g) packaging the filling of step f with yogurt.
- 54. The method claim 53 wherein the yogurt contains from 1.5 to 5% lipid-based inclusions by weight.
- 55. A filling for yogurt comprising a filling base having a pH of less than 4.6 and lipid-based inclusions dispersed therein.
- 56. The filling of claim 55 wherein the pH is less than 4.2.
- 57. The filling of claim 56 wherein the pH is less than 4.0
- 58. The filling of claim 55 wherein the A_w is less than 0.75.
- 59. The filling of claim 58 wherein the A_w is less than 0.7.
- 60. The filling of claim 59 wherein the A_w is less than 0.65
- 61. The filling of claim 55 wherein the filling base is pasteurized or aseptic.
- 62. The filling of claim 55 wherein the lipid-based inclusions are selected from the group consisting of chocolate, compound chocolate, butterscotch, caramel, fruit-flavored, and combinations thereof.
- 63. The filling of claim 62 wherein the lipid-based inclusions are selected from the group consisting of chocolate, chocolate compound coating and combinations thereof.
- 64. The filling of claim 63 wherein the filling comprises 15-20% inclusions by weight.

65. The filling of claim 55 wherein the filling is a fruit based filling or a non-fruit filling.